



THE COMMUNICATOR

Grant County Employee Newsletter

Volume 8, Issue 4,
October 2010

In this quarter's issue...

Inclement Weather
Influenza Shots
Work Injuries

Family Medical Leave
Office visit co-pay reimbursement
Annual Open Enrollment
Dental Insurance Cost (2011)

Health Insurance Cost (2011)
Benefit Review Summary
Service Anniversaries
Word Find

Before We Know It Winter Weather Will Be Here....Are You Prepared?

Winter Walking Tips / Reminder

Slips and falls account for approximately 25% of the County's workers compensation insurance claims. October is always a good time to remind ourselves to watch for potential slipping hazards and to wear proper footwear. Wear slip-resistant footwear. Wear winter boots when outside and bring along your work shoes to wear indoors. Allow extra time in your schedule to evaluate sidewalks and parking lots for icy conditions in early morning and late afternoon and during times of inclement weather. Try to avoid parking on patches of ice. All employees have a responsibility to report any potential hazards to their supervisor.

Winter Driving Tips / Reminder

Before the snow and ice start...

- Make sure you are aware of how your anti-lock brakes or traction control functions; make sure it works
- Does your battery need to be charged or replaced?
- Are the defroster and heater working properly?
- Keep all lights clean and working properly
- Are tire treads in good condition?
- Are wiper blades in good condition? Keep plenty of windshield washer antifreeze handy.
- Have tools available for keeping windows free of snow and ice
- A bag of kitty litter will help you get unstuck
- Carry extra clothes and winter gear
- Plan extra fuel stops to keep tanks closer to full
- Keep up with changing forecasts
- Allow extra travel time
- Make sure your cell phone is charged



(Sources: Liberty Mutual Group SafetyNet website; January 2004 edition of The Communicator)

On the road...

- Reduce your speed and allow plenty of space between your vehicle and the one ahead
- Avoid following packs of traffic – vehicles traveling in packs may be less likely to observe the required following distance
- Activate your directional signals far in advance when visibility is poor
- Put your low-beam headlights on in rain, snow or on a dull day
- Ice is more slippery when the temperature is right at the freezing point than when it is well below freezing
- Start off slowly on ice or snow so the wheels don't spin and lose traction
- Water accumulates in underpasses and can create icy patches, and overpasses may freeze sooner than adjoining road surfaces
- Don't leave snow on the hood or roof where it can blow back onto the windows and obscure your view
- Keep the inside of windows clean, clear, and dry
- Motorists are advised to 'cruise without the cruise' when the pavement is slippery; the cruise control may accelerate if you hit an icy patch
- If skidding, take your foot off the accelerator and steer in the direction of the skid
- Be courteous

County of Grant Employee Policy Reminder: Inclement Weather

Grant County agencies and departments will not close during adverse weather conditions. Employees are expected to come to work. Inclement weather may make it impossible for employees to come to work, require employees to leave work before the end of normal office hours, or require employees to remain overtime to work the next shift. Employees can decline to come to work if adverse weather poses too great a danger for them. An employee's supervisor must approve any absence before the employee is allowed to leave the workplace. Employees requesting this time off, or not working because of site closure, may charge time to unused vacation, compensatory time, discretionary time or leave without pay. Sick leave may not be used and the County will not pay for non-working time.

Where appropriate, an announcement will be made indicating that some offices may be understaffed, so patrons are alerted to call before coming to county facilities to transact business.

Anyone wishing to have a specific subject discussed in a future newsletter may contact Joyce Roling at 723-2045.

Influenza Shots

The Grant County Health Department is offering flu shots to county employees. Dean and Medical Associates Health Plans will pay for these shots. Bring your insurance card with you to any of our clinics or office when you receive your shot. Free flu shots are also available for children 18 years and under.

Special Employee Influenza Shot Clinics

Highway Dept; October 19th; 2:30 to 3:30pm

Orchard Manor; October 29th; 8:30 to 10:30am

Unified Community Services; November 2nd; 8:45 to 9:15am

Social Services; November 3rd; 11:30am to 12:30pm

Health Dept; Any Tuesday; 8:30am to 12:00pm; 1:00pm to 4:00pm

(If you are making a special trip to the Health Dept. on other days, call 723-6416 to be sure that a nurse is available.)

The complete schedule for immunizations can be found on the county website at www.co.grant.wi.gov (click on Health Department).

Flu shots and good hand washing are two of the best ways to prevent illness!

Work injuries (which may or may not require treatment)

- Notify supervisor immediately
- All injuries are required to be reported to the Personnel Department within 3 calendar days, even if treatment or lost time is unlikely. The information can be emailed (dmergen@co.grant.wi.gov), faxed (723-4595), or a voicemail message can be left (723-2540) any time of the day, any day of the week.
- Seek medical treatment, if needed
- Clinic/hospital must bill the County, not your insurance
- Written medical restrictions are required from the physician; light duty may be available



Family & Medical Leave Act (FMLA)

- State & Federal law requires you to notify your employer if you need time off work for your own or an eligible family member's hospital inpatient care, and for absence plus treatment or multiple treatments for pregnancy, chronic, permanent, long-term, or non-chronic conditions; for maternity/paternity absences
- Federal and state Family and Medical Leave Acts allow employees reasonable time off work for their own serious health conditions; for the birth or adoption of a child, or placement of a foster child; and for the care of a child, spouse or parent who has a serious health condition.
- New Federal regulations allow employees leave for Military exigencies and to care for an injured military service member
- New State regulations allow leave for the serious health condition of a domestic partner or domestic partner's parent.
- Notification is required at least 30 days before the leave begins, if possible
- Whenever an employer knows an employee is going to be off work due to an FMLA defined "serious health condition", this time off needs to be designated as FMLA leave
- The employer may send notice to the employee, even if there has been no formal request for FMLA leave

What to do if you get hurt at work or need a medical leave

Office Visit Co-pay Reimbursement requests due October 11th

The Personnel Office will be accepting office visit co-pay reimbursement requests on the following dates for 2010: October 11th and January 17th (of 2011). You may print a reimbursement request form off the County's website www.co.grant.wi.gov. The form is located under the tab: County Employee HR Documents. As always, you may also contact the Personnel Office for a form. Any 2010 dates of service submitted after January 17, 2011 will be denied.

Open Enrollment (November)

It's Almost That Time of Year Again.....

The County's Annual Open Enrollment period for insurance, flex, deferred compensation, and AFLAC changes will be November 1st thru the 30th. All changes will be effective January 1st. Please watch for a special Open Enrollment edition of The Communicator that will be sent to you during the latter part of October and will contain all the information and forms you will need during Open Enrollment. Please note we will not be having an open enrollment kick-off meeting this year due to low attendance in recent years. A visit schedule for AFLAC, Platinum, and Deferred Compensation representatives will be sent out in mid October.

2011 Dental Insurance Costs

The 2011 Dental Insurance costs are not ready yet. They should be available by the time we publish the special Open Enrollment edition of The Communicator.



Grant County's Monthly Health Insurance Costs

2010

DEAN HEALTH PLANS (8.75% over 2009)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	572.42	543.80	28.62	14.31
FAMILY	1631.40	1386.68	244.72	122.36
EMP/SP	1202.08	1021.76	180.32	90.16
EMP/CH	1087.60	924.46	163.14	81.57

MEDICAL ASSOCIATES (8.2% over 2009)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	597.96	568.06	29.90	14.95
FAMILY	1387.27	1179.17	208.10	104.05
EMP/SP	1255.72	1067.36	188.36	94.18
EMP/CH	1076.33	914.87	161.46	80.73



2011

DEAN HEALTH PLANS (6.2% over 2010)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	607.32	576.94	30.38	15.19
FAMILY	1730.86	1471.22	259.64	129.82
EMP/SP	1275.37	1084.05	191.32	95.66
EMP/CH	1153.91	980.81	173.10	86.55

MEDICAL ASSOCIATES (12.2% over 2010)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	670.95	637.39	33.56	16.78
FAMILY	1556.60	1323.10	233.50	116.75
EMP/SP	1409.00	1197.64	211.36	105.68
EMP/CH	1207.71	1026.55	181.16	90.58

PROPOSED PLAN DESIGN WITH DEDUCTIBLE AND HRA

DEAN HEALTH PLANS (21.2% decrease from 2010)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	450.51	427.97	22.54	11.27
FAMILY	1283.95	1091.35	192.60	96.30
EMP/SP	946.07	804.15	141.92	70.96
EMP/CH	855.97	727.57	128.40	64.20

MEDICAL ASSOCIATES (32.3% decrease from 2010)

	TOTAL COST	COUNTY SHARE *	EMPLOYEE SHARE *	FLEX AMOUNT PER PAYCHECK *
SINGLE	404.53	384.29	20.24	10.12
FAMILY	938.51	797.73	140.78	70.39
EMP/SP	849.52	722.08	127.44	63.72
EMP/CH	728.15	618.93	109.22	54.61

* Note: The above figures are based on full-time employment.
County and Employee shares of health insurance are pro-rated for regular part-time employees.

Employee Benefits in Review Summary

Health Insurance: Grant County pays 95% of single coverage and 85% of family coverage. Your choice of Dean Health Plans or Medical Associates HMO. (Pro-rated for regular part-time employees.)

Dental Insurance: Grant County employees are eligible to participate in a 100% employee paid dental plan through Ameritas. The employee paid premium is deducted pre-tax through the County's Section 125 (flex) plan.

Flexible Spending Accounts: The County's Section 125 Plan allows you to use Flexible Spending Accounts to pay for IRS-approved expenses with pretax dollars. There are three accounts available: Health Care Premium Account, Medical Reimbursement Account, and Dependent Care Expense Account.

Wisconsin Retirement: Grant County contributes 100% of the required contributions for the Wisconsin Retirement Fund. You have the option of having 50% of your funds put in a variable account. You may add your own after-tax money to the fund.

Deferred Compensation (457 Plan): Allows employees to defer wages to a tax sheltered savings plan. The deferred compensation programs offer a variety of investment options.

Life and AD&D Insurance: Grant County pays 100% of premium of a \$10,000 term life insurance and an Accidental Death and Dismemberment plan.

Long Term Disability Plan: Grant County pays 100% of the premium.

Paid Holidays: 8 1/2 paid holidays per year.

Paid Vacation Time: 10 to 25 days per year.

Paid Sick Days: Accumulates one day per month. Cash incentive program after 24 days are accumulated for at least one year.

Paid Discretionary Days: Three per year

Direct Deposit: All employees are encouraged to have their pay check directly deposited in their financial institution.

Leave of Absence: Grant County allows for necessary time away from work for maternity leave, adoption, serious health condition of employee or family member, jury duty, military leave, and funeral leave.

Other: Bereavement leave, Emergency service volunteers, Jury Duty, Unemployment and Workers Compensation.

AFLAC: Voluntary supplemental insurance for out-of-pocket costs that medical insurance doesn't pay for. Example Policies: Cancer; Accident and Disability. This is a 100% employee paid program. Enrollment is only allowed January 1 and July 1.

Platinum Services: Voluntary supplemental insurance for out-of-pocket costs that medical insurance doesn't pay for. Example Policies: Cancer, Heart Attack, and Stroke; Accident and Disability policy. This is a 100% employee paid program.

Lancaster Fitness - Corporate Discount: If joining or already a member, but want the lower corporate rate, contact the Grant County Personnel Department for a Corporate Account enrollment form. (Membership includes Lancaster, Fennimore, and Prairie du Chien locations.)

Important Notice: This summary is intended to highlight the provisions of the County benefit programs and does not replace the official documents that legally govern each plan. In the event of any disagreement between this summary and the official documents, the official documents will govern. Please see your Grant County Employee Handbook or Union Contract for details and eligibility requirements. This summary is not intended to be interpreted as constituting a contract of employment.

Service Anniversaries

(5 year increments)

Mary Bailie, 20 years on October 11th
Elisabeth Swanson, 20 years on October 22nd
Linda Gebhard, 20 years on November 8th
Kathleen Schramm, 20 years on December 19th

Christopher Johll, 15 years on December 4th
Kristin Schier, 15 years on December 11th
Jamie Kreul, 15 years on December 22nd
Linda Wiest, 15 years on December 22nd

Chris Eng, 10 years on October 30th
Mary Kussmaul, 10 years on October 31st
Joseph Lolwing, 10 years on November 6th
Linda Reynolds, 10 years on November 13th
Nancy Scott, 10 years on November 13th
Victoria Maag, 10 years on November 22nd

Natasha Streif, 5 years on November 9th
Shawn Wood, 5 years on November 21st
James Rooney, 5 years on November 28th

**Congratulations on reaching
these milestones! Thank you.**

Health Insurance Word Find

T	E	E	R	S	A	R	M	I	E	C	M	L	M	R	O	F	O	E	T	S	G	U	U	E	R	N	E	L	A	E
C	E	E	S	N	B	O	M	N	R	T	T	E	I	R	O	L	L	O	V	E	R	A	C	C	O	U	N	T	R	S
O	I	G	S	I	I	A	P	N	A	N	P	M	B	D	N	T	S	A	E	A	R	L	I	F	G	P	O	H	P	E
Q	A	A	S	N	A	C	P	T	E	X	P	L	A	N	A	T	I	O	N	O	F	B	E	N	E	F	I	T	S	G
D	Y	R	T	S	U	D	N	I	L	A	C	I	D	E	M	E	R	G	E	N	C	Y	E	7	U	E	T	N	P	R
T	N	E	M	E	G	N	A	R	R	A	T	N	E	M	E	S	R	U	B	M	I	E	R	H	T	L	A	E	H	N
P	U	V	L	R	L	U	R	G	E	N	T	C	A	R	E	B	I	E	N	M	N	L	A	F	E	P	Z	2	R	A
E	E	O	E	H	N	R	R	O	T	A	R	T	S	I	N	I	M	D	A	Y	T	R	A	P	D	R	I	H	T	E
E	S	C	Y	R	T	S	U	D	N	I	L	A	C	I	T	U	E	C	A	M	R	A	H	P	T	E	N	H	N	C
F	E	D	E	R	A	L	M	A	N	D	A	T	E	S	E	N	S	T	O	T	Y	E	P	M	M	V	A	E	E	E
L	T	C	C	S	G	U	R	D	N	O	I	T	P	I	R	C	S	E	R	P	C	I	R	E	N	E	G	B	D	R
P	A	T	N	P	S	E	O	C	C	A	I	E	C	L	G	C	I	G	U	R	P	E	D	D	O	N	R	T	N	A
N	D	E	A	E	R	T	F	H	E	A	L	T	H	N	E	T	W	O	R	K	N	I	E	I	I	T	O	A	E	P
L	N	E	R	I	I	E	E	C	O	N	R	P	P	O	P	N	T	T	C	E	C	S	D	C	A	I	E	L	P	P
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O	T	A	C	I	R	Y	H	C	R	B	S	O	U	O	O	E	T	H	R	N	H	N	L	L	Y	E	T	C	S	R
A	S	I	N	E	T	L	T	N	U	S	I	M	G	C	Y	C	R	S	N	P	E	O	E	A	V	F	N	D	P	E
C	S	L	M	I	X	I	L	E	E	N	U	N	I	O	A	E	K	B	O	A	E	R	R	T	S	E	I	E	R	N
O	M	I	L	I	F	P	A	L	L	A	N	A	L	A	B	E	E	E	U	C	E	M	T	I	R	R	A	O	R	T
N	U	A	H	E	7	2	E	G	A	O	T	P	U	D	L	I	H	C	T	L	U	D	A	O	Z	R	M	P	E	E
M	U	P	N	O	F	N	H	N	A	E	M	A	F	C	P	C	U	E	H	A	L	E	E	N	O	A	H	E	S	R
Q	T	E	P	U	O	N	G	I	S	E	D	N	A	L	P	P	R	O	V	I	D	E	R	S	D	L	T	Y	S	A
O	B	N	Y	E	R	T	N	S	M	I	I	N	R	A	E	N	M	O	T	M	L	N	T	O	D	N	L	I	B	A
T	A	C	N	B	A	N	E	B	I	E	V	T	H	E	I	H	H	T	E	S	O	D	C	K	E	I	A	S	O	R
U	I	T	I	D	E	E	E	L	T	D	E	E	I	U	T	P	T	S	R	T	S	N	D	E	M	F	E	R	H	N
E	E	T	D	C	R	R	L	B	Y	S	I	R	A	T	R	H	T	R	R	E	I	T	E	A	B	M	H	A	B	R
C	E	T	A	O	E	U	S	W	T	A	E	P	R	T	R	E	G	O	R	A	D	I	F	E	P	K	E	D	H	W

Acute Care
Adult Child up to Age 27
Benefit
Brand Name Prescription Drugs
Carriers
Claims
Claims Experience
Coinsurance
Co-pay
Costs
Coverage
Dean Health Plan
Deductible
Dependent
Emergency
Employee Child
Employee Spouse

EOB
Expensive
Explanation of Benefits
Family
Federal Mandates
Generic Prescription Drugs
Health Care Reform
Health Maintenance Organization
Health Network
Health Reimbursement Arrangement
HMO
Medical Associates
Medical Industry
Medical Inflation
Member
"No Silver Bullet"
Out of Pocket

Pharmaceutical Industry
Plan Design
Preauthorization
Premium
Preventive Care
Providers
Quality Care
Referral
Renewal
Rollover Account
Single
State Mandates
Third Party Administrator
Trends
Urgent Care